

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : **Chapter 7**
:
Elizabeth A Ramirez, : **Case No. 24-12479 (PMM)**
:
Debtor. :

ORDER REGARDING REAFFIRMATION AGREEMENT

AND NOW upon consideration of the reaffirmation agreement (doc. # 9, the “Reaffirmation Agreement”) between the Debtor and Police & Fire Federal Credit Union;

AND the Reaffirmation Agreement representing that Police & Fire Federal Credit Union is a credit union;

AND, the attorney having filed a certification that the Debtor was counseled in accordance with 11 U.S.C. §524(c)(3);

AND, the Debtor having acknowledged in writing receipt of the disclosures described in 11 U.S.C. §524(k) at or before the time the Debtor signed the Reaffirmation Agreement;

AND, there being no material difference between the income and expenses disclosed by the Debtors pursuant to 11 U.S.C. §524(k)(6)(A) and the income and expenses stated on Schedules I and J;

AND, the parameters of 11 U.S.C. §524(m)(1) not applying to the Reaffirmation Agreement because the creditor is a credit union, see 11 U.S.C. §524(m)(2);

It is hereby **ORDERED** that:

1. No hearing with regard to the Reaffirmation Agreement is necessary. See 11 U.S.C. § 524(d); and
2. Court approval of the Reaffirmation Agreement is unnecessary. See 11 U.S.C. §524(c) (not conditioning enforceability of reaffirmation agreement on court approval); 11 U.S.C. §524(c)(6)(A) (requiring court approval of a reaffirmation agreement only upon certain conditions).



Date: 8/19/24

PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE